Payment Card Dispute Flow

To dispute a card transaction, the cardholder must contact the issuing bank.

The cardholder's issuing bank sends a dispute notification to Global Payments (the merchant's bank acquirer) for review.

Global Payments conducts an inquiry to validate the disputed transaction data. When the data is confirmed, a retrieval or chargeback notice is sent to Merchant Card Services.

Merchant Card Services records the notice and sends it to the merchant's dispute resolution contact person.

To avoid losing rights of recourse, the merchant must send the transaction documentation and an explanation to Merchant Card Services within two business days.

Merchant Card Services sends the transaction documentation and explanation to Global Payments.

Global Payments forwards the documentation and their response to the cardholder's issuing bank.

The cardholder's issuing bank determines the outcome and sends notice to the cardholder and Merchant Card Services. If an outcome cannot be determined, the cardholder's issuing bank escalates the dispute to the pre-arbitration level.

The cardholder and Merchant Card Services receive notice of the issuing bank's determination.